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Specializing in the Sale of Residential & Commercial Real Estate in South Florida

The Home Inspection Process

According to the Purchase and Sale Agreement a Buyer has the opportunity to have the home inspected by a professional before closing. The sales contract specifies when that the inspection will take place after the offer is accepted and that the purchase is contingent upon satisfactory inspection.

The inspection requires specific technical skills and thus requires a professional Home Inspector. Costs range from around \$300 to \$1000 or more for staged new home inspections. This is a critical moment in the process so we encourage you to resist the temptation to shop on price alone. Having electronic reports, color photographs, and access to the inspector for questions can make all the difference when you are under time pressure. Keep in mind, only those items listed on the report can be used to negotiate our way through the contractual obligations of the inspection process. You may be familiar with common problems, but an experienced Home Inspector will give you a better overview of the entire structure of a house and its potential problems.

The Inspector will point out potential problems with the items listed below:

- _ On/off switch on furnace, air conditioner, etc.
- _ Pilot light on hot water heater, oven, etc.
- _ Fuse box
- _ Main water shut-off controls
- _ Foundation
- _ Floors
- _ Walls and partitions
- _ Roof and Attic Framing
- _ Windows and doors
- _ Plumbing system
- _ Electrical system
- _ Heating, ventilation, and air conditioning system
- _ Common areas (at condominiums and cooperatives)

Additional items to be aware of:

Lead Based Paint

Many homes built prior to 1978 have paint which contains lead. Lead based paint which is in good condition is usually not a hazard, however, lead based paint that is peeling, chipping or cracking may need immediate attention. If a pre-1978 house is sold, federal law requires sellers to disclose known information on lead based paint hazards before selling the house. Sales contracts will include a federal form about lead based paint in homes. Buyers will then have up to 10 days to check for lead hazards. A lead based paint inspection is generally \$150 or more.

Radon

In 1985, it came to public attention that excessively high levels of radioactive gas could be found in many homes across America. Although it is a relatively small percentage, you should discuss with the inspector as to whether you want to have this test performed. This inspection is generally an additional \$100 or more and can be conducted by a professional inspector.

Stucco

There are generally two types of stucco—hard coat stucco and synthetic stucco. Synthetic stucco is also called E.I.F.S. or Exterior Insulation and Finish System, and is where most of the moisture problems are found. Even Hard Coat Stucco homes may have Synthetic Stucco Trim. Moisture problems generally occur due to improper installation of synthetic stucco. Moisture enters the wall cavity through windows, doors, electrical fixtures and other penetrations and cannot get out thus causing damage to wood framing. A stucco inspection is generally an additional charge of \$400 or more.

Another issue with stucco homes occurs when the bottom edge of the stucco is embedded in soil. This condition could allow termites to burrow through to the wall cavity unobserved. Synthetic stucco homes need to have additional steps taken to assure there are no termites. This will require a treatment process or removal of stucco material to a mandated height above ground contact. Conducting a thorough inspection and insisting that recommended modifications be performed by a qualified contractor will address most Buyers' fears when considering a stucco home.

Pressed Board Siding (Louisiana Pacific, Masonite, etc.)

This siding product has been the target of class action lawsuits because it does not withstand neglect very well. Pressed Board Siding is made of wood chips and resins including wafer wood and oriented strand board and was manufactured beginning in 1985. This siding was originally manufactured to be cheaper than traditional lumber and less prone to cracking, shrinking and warping. However, when it was improperly installed or maintained moisture was absorbed causing premature swelling and damage. Hardiplank and other cement-based siding products have been invented to address these concerns.

To maintain pressed board siding:

- _ check for a soil clearance of at least 6 inches,
- _ paint every 3-5 years (especially the bottom edges)
- _ caulk nail heads and butt joints, and
- _ keep shrubs and vegetation cut back so siding can dry properly
- _ do not power wash pressed board siding

Polybutylene Piping

Polybutylene is a form of plastic resin used for interior or exterior water piping found in homes from 1979 to 1995. The piping can be blue, gray or black and is estimated to be in 1 out of every 4 homes. It was originally used to reduce the costs associated with plumbing materials such as copper, and does not require highly skilled workers for installation.

Polybutylene piping is an issue due to oxidants in the public water supply, which can react with the piping and the fittings causing the pipe to become brittle. Improper installation may be the most likely cause of leaks since it can create hidden weaknesses due to crimping making initial visual inspections difficult. Polybutylene piping can be found under sinks, above and around the hot water heater, in the basement, in the crawl space and where the water line connects to the home. Failure to disclose polybutylene piping could lead to a legal problem if leaks occur after the sale. There are companies who specialize in whole house

Water Heater Dip Tubes

The dip tube in a water heater directs incoming cold water to the bottom of the tank, where the water rises as it becomes warmer. Without it, the water heater will produce lukewarm water not long after turning on the faucet. Recently, it was discovered that dip tubes manufactured from 1993-1996 were affected by a change in the manufacturing process. This is a problem since the majority of water heater manufacturers purchased their dip tubes from one supplier.

Septic/Well System Inspections

This inspection has to be inserted into the contract manually. If a Buyer requests this inspection in the contract, then the appropriate contractor will be contacted to set up an appointment. Due to inclement weather, this procedure could be scheduled out 2-3 weeks. Results from this inspection will determine the next steps.

Mold

Mold is an issue that has been raised in the last couple of years and represents a serious concern. Improper yard drainage, ineffective roof flashing, clogged basement wall drains, overhanging trees, and humidifiers can all contribute to the moisture levels inside a home. If you have concerns about mold you should explore those when selecting your home inspector so any required testing can be performed. You should also make sure that the contract specifically provides for you to be able to terminate the contract if a moisture issue cannot be resolved to your satisfaction.

How to Choose a Good Inspection Company

Is an inspection necessary?

You have the right to request an inspection of any property you are thinking of purchasing by a professional inspector of your choice. You should always exercise your option to have the physical condition of the property and its inclusions inspected. Many of the more severe and expensive problems such as mechanical, electrical, structural, and plumbing are not noticeable to the untrained eye. If repairs are needed, negotiate these in your contract offer. A professionally conducted home inspection followed by a written evaluation is becoming standard procedure in home buying because of increased buyer awareness and savvy.

Are inspectors licensed?

Since an increasing number of buyers are requesting property inspections, there has been a rapid increase in the number of people entering the inspection field. The State of Florida does require testing and licensing of inspectors.

What does an inspection entail?

A qualified inspector will follow ASHI Standards of Practice in conducting their inspection. The inspection consists of a physical inspection of the home with the purchaser present, followed by a written report detailing their findings. They report on the general condition of the home's electrical, heating and air systems, interior plumbing, roof, visible insulation, walls, ceilings, floors, windows, doors, foundation, and visible structure. The inspection is not designed to criticize every minor problem or defect in the home. No home is perfect. It is intended to report on major damage or serious problems that require repair for the well-being of the home and that might require significant expense.

More Inspection Information...

Buyer education is necessary

The primary purpose of the inspection is to educate the buyer to make an informed purchasing decision. The inspector should allow and even encourage the buyer to attend the home inspection. A good home inspector knows how the home's many systems and components work together and how to minimize the damaging effects of sun and water. The buyer's attendance of the inspection provides them with an overall idea of possible future repair costs and maintenance routines. This is valuable information, which could increase the life span, and perhaps the future selling price of the home.

Continuing education is important for inspectors

A competent home inspector is familiar with the latest construction materials, home building techniques, and professional equipment. Consumers should research whether prospective home inspectors actively monitor the changes in construction and real estate in order to keep their business practices current and professional. ASHI members must meet annual continuing education requirements for this purpose.

Time and fee guidelines for the inspection

The time necessary to properly inspect a home, as well as the fee charged by an inspector, varies according to market location, the size and age of the home, and the individual inspection company. However, you can expect that it will take an average of two to three hours to competently inspect a typical one-family, three-bedroom home, with an average cost of \$300 to \$450.

Beware of false claims

Consumers must be cautious in evaluating some of the claims made by people hoping to fill the growing demand for home inspection services. Many new companies request only an application fee. Some claim to offer certification but do not require exams or proven credentials. Still others boast engineering licenses as assurance of competence, even though the engineering license has nothing to do with home inspecting.

Inspection extras

Some inspectors may be qualified to provide other types of services with their inspection that go beyond the scope of the ASHI standards.